## STATE OF MAINE DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION BUREAU OF INSURANCE

In re:

RUPA MEHTA Maine License No. PRN165498 National Producer No. 7561969

Docket No. INS-11-206

LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING

## **NOTICE TO RUPA MEHTA:**

Effective as of August 29, 2011, your Maine nonresident insurance producer license is SUSPENDED without further formal proceedings, subject to your right to request a hearing as specified below.

The grounds for license suspension are as follows:

- 1. The State of Florida suspended your resident producer license and imposed a penalty by Consent Order on April 29, 2011, based upon allegations that you paid the premiums on three life insurance policies that you sold. The Florida suspension constitutes grounds for revocation or suspension of your Maine license under 24-A M.R.S. §1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.
- 2. Under 24-A M.R.S. §1420-G(1)(A), one of the qualifications in order for a person to be issued a nonresident producer license in Maine is that, "The person is currently licensed as a resident and in good standing in that person's home state." Therefore, you also do not meet the minimum qualifications for nonresident licensing in Maine while your home state license in Florida is suspended.

Therefore, based upon the above grounds, your Maine nonresident insurance producer license will be **suspended** as of **August 29**, **2011** pursuant to this Order, subject to your right to request a hearing. Your license may be reinstated after your home state license is reinstated, upon your written request for such reinstatement in Maine and confirmation that you hold a currently active home state resident license.

Under the Maine Insurance Code, specifically 24-A M.R.S. §229, you have the right to a hearing before the Superintendent or the Superintendent's designee, concerning this act of the Superintendent. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff

of the Bureau of Insurance will bear the burden of proving the above grounds by a preponderance of evidence.

If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are the establishment of the above grounds, and the appropriate sanctions, which can include any available remedy under applicable laws, including the imposition of civil penalties.

To request a hearing, the Bureau of Insurance must receive your request in writing no later than August 29, 2011. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of the suspension of your license through this Notice and Order, you will lose your right to request a hearing on this license suspension Notice and Order.

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau staff Attorney Arthur G. Hosford, Jr., Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Hosford by e-mail at arthur.g.hosford.jr@maine.gov or telephone at 207 624-8429.

July 20, 2011

ERIC A. CIOPPA, Acting Superintendent